



2011 CalPERS Health Plan Rate and Benefit Changes Seminar
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente



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About Kaiser Permanente

- Kaiser Permanente provides services directly to our members through an integrated medical care program
- Health Plan, Plan Hospitals, and the Medical Group work together to provide our members with convenient access to quality care



2011 CalPERS Health Plan Rate and Benefit Changes Seminar

CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

About Kaiser Permanente (continued)

- Our medical care program gives you access to all of the covered Services you may need:
 - Routine care with your own personal Plan Physician
 - Specialty Care
 - Hospital Care
 - Laboratory and Pharmacy Services
 - Urgent and Emergency Care
 - Healthy Living Programs

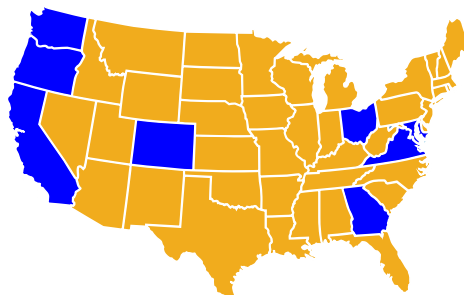


2011 CalPERS Health Plan Rate and Benefit Changes Seminar

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Who We Are

- 8.7 million members
- 13,729 physicians
- 157,000 employees
- 32 hospitals
- 416 medical offices





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National Model of Health Care Delivery

"[Kaiser Permanente is] actually one of the models of high-quality, cost-efficient care that's out there right now, partly because they maintain such a stable base of patients and they construct a whole team approach that has proven to be very effective... If we could actually get our health-care system across the board to hit the efficiency levels of a Kaiser Permanente... we actually would have solved our problems."

President Barack Obama, in an interview with Time Magazine for a July 30, 2009 cover story



2011 CalPERS Health Plan Rate and Benefit Changes Seminar
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

2011 Basic Plan Benefits

Service	Benefit
Physician services	\$15 per visit
Hospital services	No charge
Emergency care	\$50 per Emergency Department visit This Copayment does not apply if you are held for observation in a hospital unit outside the Emergency Department or if admitted directly to the hospital as an inpatient
X-ray and lab tests	No charge



2011 CalPERS Health Plan Rate and Benefit Changes Seminar
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

2011 Basic Plan Benefits (continued)

Service	Benefit
Online service features (Available through My Health Manager at kp.org/calpers)	<ul style="list-style-type: none">• E-mail your doctor's office: No charge• Take a total health assessment: No charge• View most lab test results: No charge• Schedule routine appointments: No charge• View portions of your medical record: No charge• Order prescription refills: No extra charge for delivery



2011 CalPERS Health Plan Rate and Benefit Changes Seminar
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

2011 Basic Plan Benefits (continued)

Service	Benefit
Prescription drugs (Includes covered outpatient items in accord with our drug formulary guidelines)	<ul style="list-style-type: none">• Up to a 30-day supply from a Plan pharmacy: \$5 generic/\$15 brand• Up to a 100-day supply by mail-order service: \$10 generic/\$30 brand• Drugs prescribed for treatment of sexual dysfunction, now covered at 50% coinsurance for up to a 100-day supply from a Plan pharmacy or by mail-order service



2011 CalPERS Health Plan Rate and Benefit Changes Seminar
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

2011 Basic Plan Benefits (continued)

Service	Benefit
Routine preventive care	<ul style="list-style-type: none">• Periodic health exam: No charge• Scheduled prenatal care and first postpartum visit: No charge• Well-child visits (0–23 months): No charge• Vaccines (immunizations): No charge• Eye refraction exam: No charge <i>(Eyeglasses and contact lenses following cataract surgery, in accord with Medicare guidelines, No charge)</i>



2011 CalPERS Health Plan Rate and Benefit Changes Seminar
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

2011 Basic Plan Benefits (continued)

Service	Benefit
Mental Health	Outpatient visits: \$15 per individual visit; \$7 per group visit Inpatient psychiatric hospitalization: No charge
Hearing services	Routine preventive hearing tests: No charge Hearing aid(s): \$1,000 allowance every 36 months
Allergy services	Allergy injection visits: No charge Allergy testing visits: \$15 per visit



2011 CalPERS Health Plan Rate and Benefit Changes Seminar
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

2011 Senior Advantage Plan Benefits

Service	Benefit
Physician services	\$10 per visit
Hospital services	No charge
Emergency care	\$50 per Emergency Department visit This Copayment does not apply if you are held for observation in a hospital unit outside the Emergency Department or if admitted directly to the hospital as an inpatient
X-ray and lab tests	No charge
Chiropractic Care	\$10 per visit, up to 20 visits per calendar year



2011 CalPERS Health Plan Rate and Benefit Changes Seminar
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

2011 Senior Advantage Plan Benefits (continued)

Service	Benefit
Online service features (Available through My Health Manager at kp.org/calpers)	<ul style="list-style-type: none">• E-mail your doctor's office: No charge• Take a total health assessment: No charge• View most lab test results: No charge• Schedule routine appointments: No charge• View portions of your medical record: No charge• Order prescription refills: No extra charge for delivery



2011 CalPERS Health Plan Rate and Benefit Changes Seminar
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

2011 Senior Advantage Plan Benefits (continued)

Service	Benefit
Prescription drugs (Includes covered outpatient items in accord with our drug formulary guidelines)	<ul style="list-style-type: none">• Up to a 30-day supply from a Plan pharmacy: \$5 generic/\$15 brand• Up to a 100-day supply by mail-order service: \$10 generic/\$30 brand• Drugs prescribed for treatment of sexual dysfunction, now covered at 50% coinsurance for up to a 100-day supply from a Plan pharmacy or by mail-order service



2011 CalPERS Health Plan Rate and Benefit Changes Seminar
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

2011 Senior Advantage Plan Benefits (continued)

Service	Benefit
Routine Preventive Care	<ul style="list-style-type: none">• Periodic health exam: \$10 per visit• Scheduled prenatal care and first postpartum visit: \$10 per visit• Vaccines (immunizations): No charge• Eye refraction exam and glaucoma screening: \$10 per visit<ul style="list-style-type: none">– \$175 allowance for eyeglasses/contact lenses every 24 months (<i>Eyeglasses and contact lenses following cataract surgery, in accord with Medicare guidelines, No charge</i>)



2011 CalPERS Health Plan Rate and Benefit Changes Seminar
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

2011 Senior Advantage Plan Benefits (continued)

Service	Benefit
Mental Health	<ul style="list-style-type: none">• Outpatient visits<ul style="list-style-type: none">– \$10 per individual visit– \$5 per group• Inpatient psychiatric hospitalization: No charge
Hearing Services	<ul style="list-style-type: none">• Routine preventive hearing test: \$10 per visit• Hearing aid(s): \$1,000 allowance every 36 months
Allergy Services	<ul style="list-style-type: none">• Allergy injection visits: \$3 per visit• Allergy testing visits: \$10 per visit



2011 CalPERS Health Plan Rate and Benefit Changes Seminar
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

Medicare Part B – Only Plan for CalPERS Members

- If the member currently has Part B they may enroll into the Kaiser Permanente Senior Advantage (KPSA) plan immediately
 - Member must complete and submit the KPSA Election Form
 - Their KPSA membership will become effective the first of the month following the date of signature on the election form
- Benefits
 - Richer benefits than Basic plan
 - Possible lower monthly premiums
 - State may pay Part B premium for State retirees
 - Part B has a monthly premium based on income (2010 average \$110.50)



2011 CalPERS Health Plan Rate and Benefit Changes Seminar
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

Dependent Care Coverage

- Starting January 1, 2011, dependent children will be eligible to remain covered until age 26
- If you have any dependents who lost coverage because of their age, you'll be able to re-enroll them during open enrollment, as long as they're younger than 26



2011 CalPERS Health Plan Rate and Benefit Changes Seminar
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

New Member Checklist

- Register for secure access to kp.org
- Find a facility nearest you
- Choose a personal physician
- Learn how to get care
- Get support for healthy living
- Transfer your medical records and prescriptions

Learn more at kp.org/newmember



Choose a Great Doctor

- Each member of your family is encouraged to have his/her own personal plan physician for routine and preventive care, treatment of illness, and referral to a specialist when needed.
- To see our physicians' profiles, go to kp.org/chooseyourdoctor
 - Review their credentials, including educational background and board certifications, and read their personal statements to ensure just the right fit.
- You can change your doctor for any reason, at any time



My Health Manager Tour

- Take the My Health Manager Tour and learn how to:
 - E-mail your doctor's office for free, saving time, gas, and money
 - Order prescription refills, most of which can be mailed to you— at no extra charge
 - Schedule or cancel routine appointments to fit your busy and ever-changing schedule
 - View most lab test results and get summaries of your office visits online
 - Help take care of a family member, like a child or parent, using the features above
 - kp.org/experience



My Health Manager Tour (continued)

- You can register for secure access to the members-only features of My Health Manager at kp.org/calpers. Connect to your health information with one click, 24 hours a day.



Empowering Our Customers

- 3.5 Million Customers online
- 11 million emails sent to physicians
- 6 million prescriptions filled
- 31 million test results viewed



2011 CalPERS Health Plan Rate and Benefit Changes Seminar
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

Empowering Our CalPERS Customer Online

- 197,832 members registered on kp.org
- 651,915 emails sent to physicians
- 512,471 prescriptions filled
- 1,604,109 test results viewed



2011 CalPERS Health Plan Rate and Benefit Changes Seminar
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

Healthy Living Rewards Program

- Take the total health assessment online and you will be eligible to win a 160GB iPod or a \$500 gift certificate to a sporting goods store or spafinder.com
 - It's free for CalPERS members and you can complete it in minutes from the comfort of your home
 - You'll receive a customized health improvement plan to help you get inspired and take charge of your health
 - Attach the results to your personal electronic health record, and your doctor can help monitor your progress
 - That's it! You'll be automatically entered into the quarterly drawing—and on your way to a healthier you



CalPERS Online Health Management Programs

- We also offer the following customized online programs to help CalPERS members reach their health goals
 - Lose weight with Balance™
 - Eat healthy with Nourish™
 - Reduce stress with Relax™
 - Quit smoking with Breathe™
 - Manage chronic conditions with Care for Your Health™
 - Manage diabetes with Care for Diabetes™
 - Manage pain with Care for Pain™



CalPERS Online Health Management Programs (continued)

- Manage depression with Overcoming Depression™
- Get a good night's sleep with Overcoming Insomnia™
- Manage back pain with Care for Your Back™



2011 CalPERS Health Plan Rate and Benefit Changes Seminar

CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

Discount Programs for CalPERS Members

- Weight Watchers® - Lose some extra pounds, at a healthy discount. We've teamed with Weight Watchers® to help you save money on regular online membership fees.
- 10,000 Steps® Program - Use a pedometer to count your steps each day, then track your progress online. You'll get the support you need every step of the way.
- Health and Fitness Programs - Enjoy discounts on massage therapy, acupuncture, chiropractic care, and select fitness club memberships. (Programs vary by region.)



2011 CalPERS Health Plan Rate and Benefit Changes Seminar

CalPERS Health Maintenance Organization (HMO) Plans – Blue Shield of California

Portable Electronic Medical Record

CalPERS Members in Northern California can purchase their password-protected portable electronic medical record (PEMR) on a flash drive

- Copy of patient's medical information
- Ideal for travel and college students
- Encrypted and password protected
- Cost is \$5 for flash drive (free updates)





2011 CalPERS Health Plan Rate and Benefit Changes Seminar
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

We are here for your Health

- Member Services Call Center
 - Phone hours
 - Monday through Friday, 7 a.m. to 7 p.m.
 - Saturday and Sunday, 7 a.m. to 3 p.m.
 - English: 1-800-464-4000 (toll free)
 - Spanish: 1-800-788-0616 (toll free)
 - Chinese dialects: 1-800-757-7585 (toll free)
 - TTY for the deaf, hard of hearing, or speech impaired: 1-800-777-1370



2011 CalPERS Health Plan Rate and Benefit Changes Seminar
CalPERS Health Maintenance Organization (HMO) Plans – Kaiser Permanente

We are here for your Health (continued)

- Senior Advantage Member Services
 - English: 1-800-443-0815
 - TTY: 1-800-777-1370



Helpful Websites and Phone Numbers

- CalPERS
 - www.calpers.ca.gov
 - **888 CalPERS**
(or **888-225-7377**)
- Anthem Blue Cross
 - www.anthem.com/ca/calpers
 - (877) 737-7776
- Blue Shield of California
 - www.blueshieldca.com/calpers
 - (800) 334-5847
- Kaiser Permanente
 - www.kp.org/calpers
 - (800) 464-4000
- Medco
 - www.medco.com/calpers
 - (800) 939-7091

2011 CalPERS Health Plan Rate and Benefit Changes Seminar
Southern California Sessions

Date: July 30, 2010
Segment: Health Plan Rate and Benefit Changes Seminar
Host: Pamela Goldberg
Guests: David Henka, Kaiser Permanente

Video Transcript

Pamela Goldberg:

Next, we'd like to invite David Henka, the representative from Kaiser Permanente.

David Henka:

Well thank you Don and Pamela and CalPERS. Welcome everybody. Like millions of members who choose Kaiser Permanente, when you choose us you're choosing a health plan partner. Kaiser Permanente provides services directly to our members through an integrated team of healthcare delivery specialists. Our providers work together to bring you and our members, convenient access to quality care. And you get all the services that you need, at location that are convenient to you, and often times under one roof.

In a fragmented healthcare system, the patient is often responsible to coordinate the healthcare through multiple providers. And because these healthcare providers are often not connected to one another, they don't share an electronic medical record; they have often times incomplete information about the patient. An integrated care delivery system brings order to this chaos by promoting better patient care by ensuring high levels of communication and a patient-focused experience. At Kaiser Permanente, this coordination is done by an electronic medical record which grants real time access to comprehensive patient information to all providers in our network 24 hours a day, 7 days a week in every location.

Kaiser Permanente has over 6-1/2 million members in California alone and is available to members in eight other states: Oregon, Washington, Colorado, Ohio, Maryland, Virginia, Georgia, the District of Columbia and the great state of Hawaii. In a recent interview in Time Magazine, President Obama identified Kaiser Permanente as a national model for healthcare delivery and a leader in health information technology. And in this quote, he actually stated that Kaiser Permanente would actually solve the healthcare problems that we have within our nation.

Let's take a look at 2011 and the 2011 Basic plan benefits. For physician services, primary care and specialty doctors office visits, there's no change to the benefits. They remain a \$15 co-pay. There's no charge for hospitalization, laboratory or radiology services. And there is still a \$50 co-payment per emergency room visit. This co-pay is waived if you're held for observation or if you're hospitalized. Now many members have access to online tools to set

2011 CalPERS Health Plan Rate and Benefit Changes Seminar Southern California Sessions

appointments at Kaiser. You can view lab tests, you can see your lab results, you can refill prescriptions, you could view a summary of your last physicians visits. You can email your doctor. And most of all, these features are available to you at no charge and you could access them online at any time at kp.org/CalPERS. For 2011, one modification has been made to the Basic plan prescription drug program. So to achieve alignment with the pharmacy benefits plans across all of CalPERS, drugs prescribed for the treatment of sexual dysfunction will be covered at a 50% coinsurance for up to 100 day supply, at either the retail pharmacy or through our mail order service. This is a change starting January 1, 2011. Members can still easily obtain their mail order medication refills online through kp.org or by calling our pharmacy refill center on the phone number that's listed on your prescription bottle.

A variety of routine preventive care services are still covered at no cost to the member and there's no change for this benefit for 2011 as well. This includes periodic health exams, prenatal care and first post-partum visit, well child visits up to age 23 months and vaccinations. In addition, eye refractions are available also at no charge and this is an eye examination for eye glasses. The benefits for mental health, hearing and allergy services also remain unchanged for 2011 under the basic plan.

So let's move on to the 2011 Senior Advantage plan for 2011 and the plan benefits. In June the 2011 premiums were announced by the CalPERS board, and the good news is that the 2011 Senior Advantage plan premium is less than it was in 2010. The benefits for doctors office visits remain the same at \$10 per visit, and much like the Basic plan, there's no charge for hospitalization, laboratory or radiology services. And like the Basic plan, there is a \$50 copayment for emergency room visits which again is waived if you are held for observation or admitted into the hospital.

There are several distinguishing features of the Senior Advantage plan. Members in the Senior Advantage plan enjoy a true chiropractic benefit. The copayment is \$10 per visit up to 20 visits per year. And this benefit is administered through American Specialty Health Plan. My Health Manager at kp.org is a resource used by millions of Kaiser Permanente members. Access to the secure online services is available to all members at no cost including the ability to email your doctor, to view your lab results, to make appointments and to change appointments, and also view important sections of your medical record. In addition to refill prescriptions and have them scheduled for delivery at your home or pick them up at a local retail Kaiser Pharmacy. For 2011, the CalPERS Senior Advantage prescription program will also change to mirror the level of benefit in the Basic plan. So now for 2011, members who pick up their prescriptions from a Kaiser pharmacy will receive a 30 day supply for a single co-payment of \$5 for a generic or \$15 for a brand drug. Members will still be able to receive a 31 to 60 day supply for two co-payments (\$10 generic, \$30 brand) or a 61 to 100 day supply for three co-payments that would be \$15 generic or \$45 for

2011 CalPERS Health Plan Rate and Benefit Changes Seminar
Southern California Sessions

brand. Now utilizing the mail order service to refill a 100 day supply will save members money. The co-payments for 31 to 100 day supply at mail order are \$10 generic and \$30 brand. I could assure you that setting up your medication refills through mail order is very easy and very convenient. And just like the Basic plan, drugs prescribed for the treatment of sexual dysfunction will be covered at 50% coinsurance for up to a 100 day supply either at the retail or through our mail order pharmacy service. This goes into effect January 1, 2011.

Now, most routine preventive care services for the Senior Advantage plan have a \$10 copayment. Immunizations, they are no charge. And an enhanced benefit for the Senior Advantage plan members is \$175 allowance for eyeglasses or for contact lenses which renews every 24 months. As with the Basic plan, the Senior Advantage plan for 2011, the benefits for mental health, hearing and allergy services remain unchanged for 2011.

There is a special program available to senior members in CalPERS. So retirees who are not entitled to Medicare Part A without cost, are required to enroll in CalPERS Medicare health plan, so many remain in the Basic plan. However, if they're a Kaiser Permanente member, they have the option to voluntarily enroll in Medicare Part B only plan and join the Kaiser Permanente Senior Advantage plan. The advantage to this is that there are lower monthly premiums and they're richer benefits may make this an appealing plan for many. If you have any further information, or have any further questions about this, you can your KP account management team.

Now beginning in January, coverage will be extended to dependent children up to the age 26 regardless of student or marital status. So if you have employees who have dependents who have lost coverage because of their age, you'll be able to re-enroll them during the upcoming open enrollment period. And their effective date again will be January 1, 2011.

Now, I'd like to turn our attention to the resources that are available to all Kaiser Permanente members. It can be intimidating to navigate a new healthcare system. But we encourage members to register for secure access to kp.org. We recommend that somebody chooses a facility that's either convenient to your home or your work, it's up to you. And obviously choosing a doctor is a very personal and a very important decision, probably the most important in the direction of your personal healthcare. And to learn more a physician you can explore all of our Primary Care Physician's individual website, or you can make this decision by contacting our member services department.

When you join Kaiser Permanente, you'll receive a new welcome member package which will help you understand the ways you can access care and take advantage of the programs that are available to you. In addition, you can also transfer your medical records and prescriptions in a very a simple process by

2011 CalPERS Health Plan Rate and Benefit Changes Seminar Southern California Sessions

visiting one of our local facilities. The checklist is very useful in helping members transition their care if they're switching over to Kaiser Permanente.

Your doctor obviously plays a very important role in your health. They're the person who helps guide you through your healthcare and helps you attain your health goals. At Kaiser Permanente, you have the ability and the freedom to choose your doctor and to change your doctor any time you wish. You may choose from a large selection of Board certified physicians who are there to provide high quality care. To help you choose your doctor, the website kp.org/chooseyourdoctor, gives you the opportunity to obtain information on both the professional and personal level of the individual physicians. You can narrow your search by location, gender, specialty, or even language spoken. As I mentioned, each physician has their own website where you can see their photo, you could read about their credentials, where they went to medical school, their board certifications and also to get some information on why they chose to practice at Kaiser Permanente. Once you've registered on kp.org and selected a physician, there's also the opportunity to take a virtual tour to help better understand the ways that My Health Manager can help you save time and money, and learn more about the resources available to you as a Kaiser Permanente member. You can access and email your doctor, you can make appointments, refill your prescriptions, view your lab tests, and also view your appointment summaries 24 hours a day, 7 days a week. And you also can do this on behalf of an elderly parent or somebody that you're under care for to help coordinate their care as well.

Since our advanced online technology was introduced, Kaiser Permanente members have over 11 million opportunities to talk to their physicians via email without ever having to see them in their office or to pay a copayment. Over 6 million times, members haven't had to wait in line to have their prescriptions refilled. They've been able to do so online.

Just yesterday, I received a report updating the number of CalPERS members currently registered on kp.org and the number is over 200,000. These numbers continue to grow as our members discover the value that these features bring to them. By emailing your doctors, your employees and our members avoid taking time off for a doctor's office visit. And every time somebody substitutes an E-visit for a doctor's visit, often times that saves a half-day of work that is missed.

Now as a Kaiser Permanente member with CalPERS, you have access to a free online total health assessment that you can take in the comfort and privacy of your own home. And this is a great way to get a picture of your health status. It will assess different areas of your health, how motivated you are to change and to look at specific behaviors. The online assessment takes about 20 minutes and upon completion, you'll receive a tailored action plan, receive follow up emails and tips to keep you on the road to good health. Sort of like an online health coach. And also by completing the total health assessment you are entered into

2011 CalPERS Health Plan Rate and Benefit Changes Seminar
Southern California Sessions

a drawing for an 80 gigabyte iPod or \$500 gift certificate to a sporting goods store or to spa.finder.com. To participate you must be a CalPERS members, over the age of 18 and be enrolled in the Kaiser Permanente Basic plan coverage.

Kaiser Permanente also offers a number of other customized online programs to help members reach their goals. They range from treating insomnia, to managing back pain, and depression. Whether your goal is to lose weight, stop smoking, or reduce stress, our programs online have proven to be very successful in helping people meet their health goals.

In addition there are a variety of classes and other programs available to help people at our local facilities. In addition, Kaiser Permanent has collaborated with Weight Watchers to bring members weight management options at a discount. And our 10,000 Steps program has been designed to help members increase their physical activities.

With that, I'd like to thank you for giving Kaiser Permanente the opportunity to share information about our integrated health delivery system, about the changes in the 2011 benefits and the programs that are available to you and to CalPERS members. Thank you very much.

Kaiser Permanente Questions and Answers

Q. Will the insurance carriers notify members of 2011 plan changes?

A. Yes, prior to Open Enrollment, all current members will receive a mailing, including information about the 2011 benefits and plan changes. Benefit information is also mailed to the Health Benefit Officers at each State and Public agency. A copy of the 2011 Evidence of Coverage booklet may be downloaded from the CalPERS microsite at kp.org/calpers.

Q. When will Kaiser Southern CA offer a portable electronic medical record (PEMR) on a flash drive?

A. Portable electronic medical records may be a future enhancement for the Southern California region of Kaiser Permanente.

Q. Kaiser is different in Northern California and Southern California. Could a parent living in Northern California, still provide for his son who lives in Southern California and is between 23 & 26?

A. Yes, a dependent child can get visiting member services in a region other than their parent's home region. If you would like more information about visiting member services, please call Member Services in your home region.

Q. If a Kaiser member has a dependent child living in another state where there are no Kaisers, is there a way for the billing to go directly to Kaiser instead of the member paying and having to submit for reimbursement?

A. Your Kaiser Permanente medical plan provides 24/7, worldwide coverage for urgent and emergency care when traveling, and for a dependent children residing outside a Kaiser Permanente covered service area. Occasionally, non-Plan providers will bill Kaiser Permanente directly for medical services rendered. In some cases, the member will be required to pay for the emergency care or out-of-area urgent care and submit a claim form to request reimbursement.

Q. Is Kaiser considering any provisions for routine services for chronic conditions for children attending college outside of Kaiser's service area?

A. Dependent children residing outside the Kaiser Permanente service area have 24/7, worldwide coverage for urgent and emergency care. There are no provisions anticipated to care for chronic conditions outside the Kaiser Permanente service area.

Q. What is the likelihood of Kaiser coming to the Monterey Region?

A. Expansion into Monterey County is not expected at this time.

Q. Would an orthodontic surgery be covered such as a jaw surgery? Where would we look for that info?

A. Please refer to the section "Dental and Orthodontic Services" of your Evidence of Coverage booklet. A copy of the 2011 Evidence of Coverage booklet may be downloaded from the CalPERS microsite at kp.org/calpers.

Q. Would Kaiser consider using another hearing facility other than the HearX?

A. HearX is a vendor contracted with Kaiser Permanente in Southern California. At this time, there is no short term goal of changing vendors.

Q. If chiropractor services were excluded from the Kaiser plan offered for our employees this year, how much will it cost to add that service back for next year?

A. To more closely align the benefits of all CalPERS plans, the CalPERS Board of Administration eliminated chiropractic coverage for Kaiser Permanente Basic Plan members beginning January 1, 2010. CalPERS did not request to have Kaiser Permanente quote this benefit for 2011.

ChooseHealthy, a product of American Specialty Health Networks, Inc. (ASH Networks) and Healthyroads, Inc., provides discounted rates on chiropractic care, acupuncture, massage therapy services, fitness club memberships, herbs, vitamins, and supplements, and health and fitness books and videos. (Please note that this is a discount program; it is not insurance.) Kaiser Permanente members can access services from any ASH Networks contracted provider; referrals from primary care physicians are not required. Visit kp.org/choosehealthy for more information.

Q. Re: Kaiser Senior Advantage Plan: At what age is a person considered a senior?

A. The Kaiser Permanente Senior Advantage plan is for people who are eligible for Medicare. In general, you are eligible for Medicare coverage if you are:

- 65 or older
- under 65 and already receiving Social Security benefits or meet criteria for certain disabilities

We can help you determine your Medicare eligibility to enroll in our Senior Advantage plan. Call 1-866-973-4588 (toll free) or 1-888-758-6054 (toll-free TTY for the hearing/speech impaired), 8 a.m. to 8 p.m., seven days a week.

Q. Is Chiropractic Care covered for non-seniors this year?

A. No. To more closely align the benefits of all CalPERS plans, the CalPERS Board of Administration eliminated chiropractic coverage for Kaiser Permanente Basic Plan members beginning January 1, 2010. CalPERS did not request to have Kaiser Permanente quote this benefit for 2011.

ChooseHealthy, a product of American Specialty Health Networks, Inc. (ASH Networks) and Healthyroads, Inc., provides discounted rates on chiropractic care, acupuncture, massage therapy services, fitness club memberships, herbs, vitamins, and supplements, and health and fitness books and videos. (Please note that this is a discount program; it is not insurance.) Kaiser Permanente members can access services from any ASH Networks contracted provider; referrals from primary care physicians are not required. Visit kp.org/choosehealthy for more information.

Q. Kaiser rep mentioned enrolling in Senior Advantage prior to 65? Did I hear that correctly?

A. The Kaiser Permanente Senior Advantage plan is for people who are eligible for Medicare. In general, you are eligible for Medicare coverage if you are:

- 65 or older
- under 65 and already receiving Social Security benefits or meet criteria for certain disabilities

We can help you determine your Medicare eligibility to enroll in our Senior Advantage plan. Call 1-866-973-4588 (toll free) or 1-888-758-6054 (toll-free TTY for the hearing/speech impaired), 8 a.m. to 8 p.m., seven days a week.

Q. Will members be notified of current prescriptions that no longer qualify under the 2011 pharmacy plans?

A. Kaiser Permanente may add or remove drugs from our formulary during the year. Our drug formulary guidelines allow you to obtain drugs that are not listed for your condition in the drug formulary if a Plan physician determines that they are medically. When a Kaiser Permanente physician determines that a non-formulary drug is medically appropriate and necessary, that drug will be covered under the terms of your prescription drug benefit.

NOTE: If we remove drugs from our formulary, or add prior authorization, or add quantity limits, or move a drug to a higher cost-sharing tier, we must notify affected Kaiser Permanente Senior Advantage members of the change at least 60 days before the date that the change becomes effective, or at the time the member requests a refill of the drug. If the FDA deems a drug on our formulary to be unsafe or the drug's manufacturer removes the drug from the market, we will immediately remove the drug from our formulary and provide notice to members who take the drug. We will notify you of formulary changes through the Provision

of Notice or Explanation of Benefits that will also detail all your pharmacy transactions and annual accumulations.

Q. Any restrictions on seeking massage therapy? (e.g. has to be recommended by the physician).

A. Massage therapy is not a covered benefit under your CalPERS health insurance plan. ChooseHealthy, a product of American Specialty Health Networks, Inc. (ASH Networks) and Healthyroads, Inc., provides discounted rates on massage therapy services, chiropractic care, acupuncture, fitness club memberships, herbs, vitamins, and supplements, and health and fitness books and videos. (Please note that this is a discount program; it is not insurance.) Kaiser Permanente members can access services from any ASH Networks contracted provider; referrals from primary care physicians are not required. Visit kp.org/choosehealthy for more information.